

JUNE 14, 2021



LIFE ESSENTIALS

PruFast Track Program: New Requirement Effective July 19, 2021

To get more clients on their way to a faster, more convenient buying experience, beginning July 19, 2021, all PruFast Track eligible business MUST be submitted via Prudential Xpress QuickForm worksheet or Drop Ticket.

Eligibility Criteria

- Age: 18 to 60
- Face Amounts: \$100,000 to \$3,000,000
- Quoted Underwriting Category: Smoker or better
- Products: Most of Prudential's term and permanent products (excludes PruTerm One and Survivorship products)
- U.S. Residents

Application Submission Process

Submit eligible new business applications via the Prudential Xpress QuickForm worksheet or Drop Ticket. Refrain from using the long application.

Once the interview is completed, the PruFast Track model will determine the underwriting path. Case status will keep you updated and informed throughout the process.

Accelerated cases will be approved within hours or days, without the need for a medical exam or lab work. If a client doesn't qualify for an accelerated decision, the underwriter will order the "best" requirement based on the client's individual history. This may include an exam, lab, or medical records. Prudential will handle ordering all requirements for eligible cases.

Note: Younger, healthier clients and lower requested coverage amounts are more likely to receive an accelerated decision. Older, less healthy clients and higher requested coverage amounts may still qualify for a decision without invasive exams or labs.

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Why are we taking this action?

- Prudential's full suite of eCapabilities streamlines the life insurance buying process and provides:
 - Better customer experience
 - Faster cycle times
 - Higher placement rates
- Consistent new business experience for distribution partners

Recent PruFast Track program enhancements include:

- Human API advancements, speeding up the record retrieval process
- Smoker classifications added to eligibility criteria
- Increased accelerated decisions

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